

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael L Thomas
Cynthia M Thomas
Debtor(s)

Case No. 18-09168

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/29/2018.
- 2) The plan was confirmed on 06/15/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/15/2019.
- 5) The case was dismissed on 02/01/2019.
- 6) Number of months from filing to last payment: 7.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$59,370.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$7,465.10
Less amount refunded to debtor	\$20.72

NET RECEIPTS: **\$7,444.38**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$420.35
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,420.35**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICREDIT FINANCIAL DBA GM I	Secured	0.00	0.00	0.00	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Secured	0.00	395.35	395.35	395.35	0.00
CARMAX AUTO FINANCE	Unsecured	0.00	0.00	0.00	0.00	0.00
DISCOVER BANK	Unsecured	1,836.20	2,029.29	2,029.29	100.94	0.00
FIFTH THIRD BANK	Unsecured	NA	585.00	585.00	29.10	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	276.70	276.70	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	4,237.00	375.42	375.42	375.42	0.00
M&T BANK	Secured	0.00	0.00	0.00	0.00	0.00
NORSTATES BANK	Unsecured	0.00	0.00	0.00	0.00	0.00
PNC BANK	Unsecured	25,595.30	17,073.29	17,073.29	849.23	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	3,509.17	1,055.91	1,055.91	52.52	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	4,200.40	4,200.40	4,200.40	208.93	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,221.87	1,221.87	1,221.87	60.78	0.00
QUANTUM3 GROUP	Unsecured	1,759.71	1,876.95	1,876.95	93.36	0.00
QUANTUM3 GROUP	Unsecured	NA	513.84	513.84	25.56	0.00
QUANTUM3 GROUP	Unsecured	NA	608.11	608.11	30.25	0.00
CHASE CARD SVCS	Unsecured	15,185.50	NA	NA	0.00	0.00
CHASE SLATE	Unsecured	16,446.08	NA	NA	0.00	0.00
WALSH ONE CONSULTING	Unsecured	7,500.00	NA	NA	0.00	0.00
CITIBUSINESS CARD	Unsecured	1,290.95	NA	NA	0.00	0.00
CITIBUSINESS CARD	Unsecured	914.42	NA	NA	0.00	0.00
CREDIT CONTROL LLC	Unsecured	700.00	NA	NA	0.00	0.00
ABC SUPPLY CO	Unsecured	2,306.65	NA	NA	0.00	0.00
ADVOCATE CONDELL MEDICAL CTF	Unsecured	150.00	NA	NA	0.00	0.00
CAPITAL ONE NA	Unsecured	14,654.09	NA	NA	0.00	0.00
TARGET	Unsecured	841.16	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HUMANA	Unsecured	3,390.46	NA	NA	0.00	0.00
NATIONAL CITY VISA CARD	Unsecured	24,104.09	NA	NA	0.00	0.00
NORSTATES BANK	Unsecured	133,860.84	NA	NA	0.00	0.00
SHOREWOOD CONDOMINIUM ASSO	Unsecured	422.84	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	1,355.33	1,355.33	67.41	0.00
TD BANK USA NA	Unsecured	1,161.82	1,161.82	1,161.82	57.79	0.00
VERIZON	Unsecured	NA	140.21	140.21	0.00	0.00
WELLS FARGO CARD SERVICES	Unsecured	6,732.02	7,793.68	7,793.68	387.66	0.00
WELLS FARGO EDUCATION FINANC	Unsecured	NA	5,824.80	5,824.80	289.73	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$395.35	\$395.35	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$395.35	\$395.35	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$375.42	\$375.42	\$0.00
TOTAL PRIORITY:	\$375.42	\$375.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$45,717.20	\$2,253.26	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,420.35</u>
Disbursements to Creditors	<u>\$3,024.03</u>
TOTAL DISBURSEMENTS :	<u>\$7,444.38</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/04/2019

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.